



CLAIM FORM

UNFAIR LOAN / MORTGAGE CHARGES

If you have ever been charged for ending your mortgage (admin fee usually £250), or for missing mortgage or loan payments then you have claim. Any late payment charge on a mortgage or loan has to be fair and related to the cost incurred. We all know it doesn't cost £50 to send a letter.

We are experts in these claims and know how to win. Even better.....

Unless we are successful you do not pay a penny.

YOUR DETAILS (Please complete)	Please use <u>one</u> claim form per account	
Your Name:	Is this a claim for:	Please tick the relevant box
Date of Birth: ___ / ___ / 19___	Mortgage Exit Administration Fee	<input type="checkbox"/>
Your Address:	Late Payment Charges (for mortgages and loans)	<input type="checkbox"/>
Your Postcode:		
Telephone number:	Email:	
Name of Lender/ Mortgage Company: _____	Loan/Mortgage Account number: _____	
Were you sold Payment Protection Insurance on this loan/mortgage? YES / NO (please circle correct answer) (If yes, we may be able to claim that for you as well)		
Are you in a debt management programme / IVA or bankrupt? YES / NO (please circle correct answer)		

Letter of Authority

ANG-LFFL

Dear Sirs,

I hereby appoint and expressly authorise Claims Financial Limited "the Company" to act on my behalf in respect of a claim for unfair loan/mortgage charges and/or mis-sold PPI.

I/we refer to the Financial Services Handbook (Disp 2.4.16R which provides "A complaint may be brought on behalf of an eligible complainant, or a deceased person who would have been an eligible complainant, by a person authorized by the eligible complainant or authorized by law." The FSA states: "We understand that good practice in this area would mean both accepting and handling complaints via third parties, and corresponding with such third parties as if they were the consumer, although this does not preclude firms from sending copies of correspondence to the consumer.

"I/we insist that: you release to Claims Financial Limited without delay any information they request whether orally or in writing (to include fax and email). I/we further state that we have contracted Claims Financial Limited to act on our behalf and have agreed to their terms and conditions which are set out in a separate document which I have read and understood. I/we insist that all payments and communications be directed to Claims Financial only who will then act upon my instructions to them. I/we further provide that any failure by any of the parties referred to at paragraph 3, to comply with this my/our request will be deemed to constitute a breach of contract and will result in an immediate referral to the Financial Services Ombudsman and/or the appropriate regulatory authority.

Yours faithfully

Sign and date

X	
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Sign and date

(Second account holder)

X	
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info@claimsfinancial.co.uk